

What is claimed is:

1. A method of operating an electronic banking terminal,
comprising the steps of:

5 permitting a user to deposit funds into a banking account if said
user enters either a first PIN number or a second PIN number, said first
PIN number being different than said second PIN number;
 permitting said user to withdraw a first dollar amount from said
banking account if said user enters said first PIN number; and
 permitting said user to withdraw a second dollar amount from said
10 banking account if said user enters said second PIN number, wherein said
first dollar amount is less than said second dollar amount.

2. The method of claim 1, wherein said step of permitting said user
to deposit funds into said banking account includes the steps of:

15 reading a code stored on a gift card so as to determine a gift dollar
amount associated with said gift card, and
 depositing said gift dollar amount into said banking account in
response to said reading step.

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3. The method of claim 1, further comprising the steps of:

permitting said user to deposit funds into said banking account if
said user enters a third PIN number, said third PIN number being different
than both said first PIN number and said second PIN number; and
5 prohibiting said user from withdrawing funds from said banking
account if said user enters said third PIN number.

4. The method of claim 1, wherein:

said banking account has an account number associated therewith,
10 said step of permitting said user to deposit funds into said banking
account includes the step of permitting said user to deposit funds if said
user enters (i) said account number, and (ii) either said first PIN number or
said second PIN number,

said step of permitting said user to withdraw said first dollar amount
15 from said banking account includes the step of permitting said user to
withdraw said first dollar amount from said banking account if said user
enters (i) said account number, and (ii) said first PIN number, and

said step of permitting said user to withdraw said second dollar
amount from said banking account includes the step of permitting said
20 user to withdraw said second dollar amount from said banking account if
said user enters (i) said account number, and (ii) said second PIN
number.

5. The method of claim 1, wherein (i) said electronic banking terminal includes a point-of-sale retail terminal having a currency acceptor, and (ii) said step of permitting said user to deposit funds into said banking account includes the step of operating said currency acceptor so as to accept a cash deposit from said user, said method further comprising the step of:

operating said currency acceptor so as to allow said user to tender payment for an item for purchase.

10 6. The method of claim 5, wherein (i) said point-of-sale retail terminal further has a currency dispenser, (ii) said step of permitting said user to withdraw said first dollar amount from said banking account includes the step of operating said currency dispenser so as to dispense currency equaling said first dollar amount, (iii) said step of permitting said user to withdraw said second dollar amount from said banking account includes the step of operating said currency dispenser so as to dispense currency equaling said second dollar amount, said method further comprising the step of:

operating said currency dispenser so as to provide change to said user when said user tenders payment for said item for purchase.

9. The electronic terminal of claim 8, further comprising a code reader for reading a code stored on a gift card, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

5 (a) read said code stored on gift card with said code reader so as to determine a gift dollar amount associated with said gift card, and

 (b) deposit said gift dollar amount into said banking account in response to determination of said gift dollar amount associated with said gift card.

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10. The electronic terminal of claim 8, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

 (a) permit said user to deposit funds into said banking account if
15 said user enters a third PIN number which is different than said first PIN number and said second PIN number, and

 (b) prohibit said user from withdrawing funds from said banking account if said user enters said third PIN number.

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11. The electronic terminal of claim 8, wherein:

said banking account has an account number associated therewith,

and

said plurality of instructions, when executed by said processing

5 unit, further causes said processing unit to:

(a) permit said user to deposit funds into said banking account if
said user enters (i) said account number, and (ii) either said first PIN
number or said second PIN number,

(b) permit said user to withdraw said first dollar amount from said
10 banking account if said user enters (i) said account number, and (ii) said
first PIN number, and

(c) permit said user to withdraw said second dollar amount from
said banking account if said user enters (i) said account number, and (ii)
said second PIN number.

14. The electronic terminal of claim 12, wherein:

said input device includes a touch screen monitor, and

said plurality of instructions, when executed by said processing unit, further causes said processing unit to:

5 (a) operate said touch screen monitor so as to allow said user to enter either said first PIN number or said second PIN number therewith, and

 (b) operate said touch screen monitor so as to allow said user to enter an item code associated with said item for purchase.

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✓ 15. A method of operating an electronic banking terminal,
comprising the steps of:

permitting a first user to deposit funds into a banking account if said
first user enters (i) an account number associated with said banking
5 account, and (ii) a first PIN number;

permitting a second user to deposit funds into said banking account
if said second user enters (i) said account number, and (ii) a second PIN
number, said first PIN number being different than said second PIN
number;

10 permitting said first user to withdraw a first dollar amount from said
banking account if said first user enters (i) said account number, and (ii)
said first PIN number; and

permitting said second user to withdraw a second dollar amount
from said banking account if said second user enters (i) said account
15 number, and (ii) said second PIN number, wherein said first dollar amount
is less than said second dollar amount.

16. The method of claim 15, wherein said step of permitting said
first user to deposit funds includes the steps of:

20 reading a code stored on a gift card so as to determine a gift dollar
amount associated with said gift card, and

depositing said gift dollar amount into said banking account in
response to said reading step.

17. The method of claim 15, further comprising the steps of:

permitting a third user to deposit funds into said banking account if
said third user enters (i) said account number, and (ii) a third PIN number,
5 said third PIN number being different than both said first PIN number and
said second PIN number; and

prohibiting said third user from withdrawing funds from said banking
account if said user enters (i) said account number, and (ii) said third PIN
number.

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18. The method of claim 15, wherein:

said first user is a child, and

said second user is a parent of said child.

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